

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: LUCINDA RICHARDSON	§	Case No. 05-73791
	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/28/2005.
- 2) The plan was confirmed on 01/09/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/05/2009.
- 5) The case was completed on 08/17/2010.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,900.00.
- 10) Amount of unsecured claims discharged without full payment: \$8,883.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 6,772.65	
Less amount refunded to debtor	\$ 19.04	
NET RECEIPTS		\$ 6,753.61

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,200.00	
Court Costs	\$ 164.00	
Trustee Expenses & Compensation	\$ 443.62	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 1,807.62
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	1,200.00	1,200.00	1,200.00	1,200.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	499.00	499.00	497.21	497.21	77.78
ACCOUNTS RECOVERY SERVICE	Uns	78.50	78.50	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	400.00	426.37	426.37	426.37	47.89
CAPITAL ONE	Uns	1,865.74	1,865.74	0.00	0.00	0.00
CBCS	Uns	309.89	309.89	0.00	0.00	0.00
CREDIT PROTECTION ASSOCIATION	Uns	111.80	111.80	0.00	0.00	0.00
FINANCIAL RECOVERY SERVICES	Uns	4,123.17	4,123.17	0.00	0.00	0.00
ILLINOIS NATIONAL INS.	Uns	0.00	NA	NA	0.00	0.00
INSIGHT COMMUNICATIONS	Uns	90.58	90.58	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	2,059.74	2,059.74	0.00	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	866.84	935.75	935.75	935.75	127.74
ROCKFORD HEALTH PHYSICIANS	Uns	200.00	148.40	148.40	148.40	11.91
ROCKFORD HEALTH SYSTEMS/	Uns	100.00	100.00	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	896.85	846.79	846.79	846.79	115.49
SWEDISH AMERICAN HOSPITAL	Uns	143.80	143.80	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	1,490.99	1,490.99	1,490.99	219.67
CLERK OF U.S. BANKRUPTCY	Adm	164.00	164.00	164.00	164.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 497.21	\$ 497.21	\$ 77.78
TOTAL SECURED:	\$ 497.21	\$ 497.21	\$ 77.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 3,848.30	\$ 3,848.30	\$ 522.70

Disbursements:

Expenses of Administration	\$ 1,807.62	
Disbursements to Creditors	\$ 4,945.99	
TOTAL DISBURSEMENTS:		\$ 6,753.61

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/18/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.